



FEMA

Memorandum

W-04018

To: WYO Company Principal Coordinators and
NFIP Servicing Agent

From: Donald R. Beaton, Jr.
Chief Underwriter
Underwriting Section

Date: April 30, 2004

Re: Free of Obstruction Rating in VE Zones

We have received several requests to revise the current NFIP rating rules pertaining to certain types of latticework. A number of engineers and architects designing buildings in V zones have developed designs for privacy screening or shutters that provide for an opening ratio of at least 40 percent but that use nominal 1-inch-thick lumber. Policies in effect on or after April 30, 2004, rated using the "With Obstruction" rates for this type of latticework are now eligible to use the "Free of Obstruction" rates and will receive premium refunds for the current policy year. The following further clarifies this issue.

The NFIP *Flood Insurance Manual* states that open wood lattice or insect screening below the lowest elevated floor of elevated Post-FIRM buildings, located in V zones, are not considered as obstructions so long as they meet the performance requirements of Section 60.3(e)(5) of the NFIP regulations. To increase the likelihood that the screen or latticework will collapse as intended, without transferring loads to the building or its foundation, FEMA recommends that the vertical framing members on which the screen or latticework is mounted (such as 2x4's) be spaced at least 2 feet apart. Either metal or synthetic insect screening is acceptable. Lattice is available in 4' x 8' sheets in wood or plastic, and both are acceptable. The material used to fabricate the lattice should be no thicker than ½ inch, and the finished sheet should have an opening ratio of at least 40 percent. Buildings with open wood or plastic lattice or insect screening that meet the above criteria are rated using the "Free of Obstruction" rates.

We understand that a number of engineers and architects designing buildings in V zones have developed designs for privacy screening that provide for an opening ratio of at least 40 percent using horizontal or slanted wood slats or shutters. The wood slats and shutters are breakaway and purely cosmetic in nature, serving the same purpose as lattice.

We reviewed the technical information concerning this type of privacy screening and have determined that these designs can be considered to perform as latticework and allow the building to be rated as "Free of Obstruction," provided that the following criteria are met:

- Shutters or wood slats have a thickness no greater than 1 inch.
- Opening ratio of at least 40 percent.
- No machinery or equipment is below the lowest elevated floor unless it is above Base Flood Elevation.

Any construction that does not meet the above criteria must be treated as a non-supporting breakaway wall, and a registered professional engineer or architect must certify that the design meets the conditions at 44 CFR 60.3(e)(5)(i) and (ii). Such constructions should be rated using the “With Obstruction” rates.

If you have any questions, please contact the Underwriting Department at the NFIP Bureau and Statistical Agent for assistance.

cc: Vendors, IBHS, FIPNC, Government Technical Monitor
Suggested Routing: Underwriting, Data Processing, Marketing